REMARKS

Claims 1-36 are pending in this application, of which claims 1, 7, 10-11 and 36 have been amended. No new claims have been added.

Claims 1-36 stand rejected under 35 U.S.C. §102(b) as anticipated by U.S. Patent 5,596,642 to Davis et al. (hereinafter "**Davis et al.**").

Applicants respectfully traverse this rejection.

Davis et al. discloses a system for determining value in a stored value transaction system having a plurality of value storing devices. A first network consolidation device is provided for receiving stored value information from at least one of the value storing transfer devices and summarizing the received stored value information to provide a first consolidated portion of the received stored value information. A first network settlement device coupled to the first network consolidation device receives the first consolidated portion and performs settlement of the first stored value transaction network in accordance with the first consolidated portion. Further network consolidation devices each have stored value information and apply a consolidated portion of their stored value information to the first network settlement device whereby a plurality of consolidated portions are applied to the first network consolidation device. The first network settlement device performs settlement of the first stored value transaction network in accordance with the plurality of consolidated portions. A differing portion of the received stored value information is transferred to a storage device.

The Examiner has identified five protocols as follows:

1.   Value Transfer Protocol (for collecting value);

2.   Generate Collection Dialog Protocol;

3.   Verify Collection Dialog Protocol;

4.   Unload Controls Dialog Protocol; and

5.   Consolidation Dialog Protocol.

These "protocols" are actual various functions to be performed in processing a single type

of stored value card (SVC) 20, which is one kind of digital money.

This is in contrast to the present invention, in which the integrated circuit on a single chip

contains a storage section for storing a plurality of control programs, one prepared for each of a

<u>plurality of protocols</u> for a <u>plurality of kinds of digital money different in mode from each other</u>

and a processing section for controlling the handling of said <u>plurality of kinds</u> of digital money,

<u>different in mode</u>, by executing the stored control program.

Column 4, lines 3-6 disclose:

>   The SVC 20 is assumed to have a single electronic purse, but it
>   should be understood that multiple identifiable electronic purses
>   which may be used for particular applications may be provided.

The "multiple identifiable electronic purses" of **Davis et al.** are not the same as the

plurality of kinds of digital money different in mode from each other, as in the present invention.

Accordingly, claim 1 has been amended to clarify these distinctions. Claim 36 already

recites "a plurality of data communications different in mode", which is not disclosed in **Davis et**

al.

Thus, the 35 USC §102(b) rejection should be withdrawn.

In view of the aforementioned amendments and accompanying remarks, claims 1-36, as amended, are in condition for allowance, which action, at an early date, is requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact Applicants undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

In the event that this paper is not timely filed, Applicants respectfully petition for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

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Enclosures: Substitute Abstract of the Disclosure
               Petition for Extension of Time

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